DAFTAR PUSTAKA

Almazari, A. A. (2013). Capital Adequacy, Cost Income Ratio and the Performance of Saudi Banks. *International Journal of Academic Research in Accounting, Finance and Management Sciences (3)*4, 284-293. Diakses dari www.hrmars.com

Altunbas, Y., Carbo, S., Gardener, E. P., & Molyneux, P. (2007). Examining the Relationships between Capital, Risk and Efficiency in European Banking. *European Financial Management, 33*(4), 49-70. doi: 10.1111/j.1468-036X.2006.00285.x

Athanasoglou, P. P. (2011). Bank Capital and Risk in the South Eastern European Region. *Working Paper, Bank of Greece Economics Research Department - Special Studies Division*. doi: 10.2139/ssrn.1774585

Amin, M. A. M., Sanusi, N. A., Kusairi, S., Abdallah, Z. M., (2014). *Inverse Relationship of Financial Risk and Performance in Commercial Banks in Tanzania.Investment Management and Financial Innovations, Volume* 11, *Issue* 4, 2014. Diakses dari businessperspectives.org

Bank Indonesia. (2001). *Surat Edaran Bank Indonesia Nomor3/30/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2006). *Implementasi Basel II di Indonesia*. Diakses dari www.bi.go.id

Bank Indonesia. (2006). *Peraturan Bank Indonesia Nomor 8/2/PBI/2006*. Diakses dari www.bi.go.id

Bank Indonesia. (2008). *Pedoman Akuntansi Perbankan Indonesia*. Diakses dari www.bi.go.id

Bank Indonesia. (2009). *Peraturan Bank Indonesia Nomor 11/25/PBI/2009*. Diakses dari www.bi.go.id

Bank Indonesia. (2011). *Surat Edaran Bank Indonesia Nomor 13/6/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2011). *Surat Edaran Bank Indonesia Nomor 13/24/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2011). *Surat Edaran Bank Indonesia Nomor 13/30/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2011). *Statistik Perbankan Indonesia 10*(1). Diakses dari www.bi.go.id

Bank Indonesia. (2012). *Basel III: Global Regulatory Framework for More Resilient Banks and Banking Systems*. Diakses dari www.bi.go.id

Bank Indonesia. (2012). *Peraturan Bank Indonesia Nomor 14/15/PBI/2012*. Diakses dari www.bi.go.id

Bank Indonesia. (2012). *Peraturan Bank Indonesia Nomor 14/18/PBI/2012*. Diakses dari www.bi.go.id

Bank Indonesia. (2012). *Peraturan Bank Indonesia Nomor 14/26/PBI/2012*. Diakses dari www.bi.go.id

Bank Indonesia. (2012). *Surat Edaran Bank Indonesia Nomor 14/37/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2013). *Basel 2.5: Enhancement to the Basel 2 Framework and Revisions to the Basel 2 Market Risk Framework*. Diakses dari www.bi.go.id

Bank Indonesia. (2013). *Peraturan Bank Indonesia Nomor 15/12/PBI/2013*. Diakses dari www.bi.go.id

Bank Indonesia. (2013). *Surat Edaran Bank Indonesia Nomor 15/6/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2013). *Surat Edaran Bank Indonesia Nomor 15/28/DPNP*. Diakses dari www.bi.go.id

Bank Indonesia. (2014). *Surat Edaran Bank Indonesia Nomor 16/21/DSta*. Diakses dari www.bi.go.id

Bank Indonesia. (2015). *Surat Edaran Bank Indonesia Nomor 17/2/DSta*. Diakses dari www.bi.go.id

Basel Committee on Banking Supervision. (2010). *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems*. Diakses dari www.bis.org

Buchory, H. A. (2013). Policy Impact Analysis of Multiple Licenses to Indonesia Business Banking. *International Journal of Science and Research 2*(3), 529-532. Diakses dari ww.ijsr.net

*Cosimano,T. F, &*Hakura, D. S. (2011). *Bank Behavior*in*Response to Basel III: A Cross-Country Analysis.IMF Working Paper 11*(119). Diakses dari www.imf.org

Deelchand, T and Padgett, C. (2009). The Relationship between Risk, Capital and Efficiency: Evidence from Japanese Cooperative Banks. *ICMA Discussion Paper in FinanceDP 2009–12*. doi: 10.2139/ssrn.1525423

Federal Deposit Insurance Corporation. (2015). *Risk Management Manual of Examination Policies*. Diakses dari www.fdic.gov

Guidara, A., Lai, V. S., Soumaré, I., & Tchana, F. T. (2013). Banks' Capital Buffer, Risk and Performance in the Canadian Banking System: Impact of Business Cycles and Regulatory Changes. *Journal of Banking and Finance, 37*(9), 3373-3387. doi: *10.2139/ssrn.1934446*

Gujarati, D. N. (2003). *Basic Econometrics Fourth Edition*. New York: McGraw-Hill.

Hanweck, G., & Ryu, L. (2005). The Sensitivity of Bank Net Interest Margins and Profitability to Credit, Interest-Rate, and Term-Structure Shocks across Bank Product Specializations. *Federal Deposit Insurance Corporation Working Paper*. Diakses dari www.fdic.gov

Hoffmann, P. S. (2011). Determinants of the Profitability of the US Banking Industry. International Journal of Business and Social Science, 2(22), 255 – 269. Diakses dari ijbssnet.com

Ibrahim, T., & Ragimun.(2014).Moral Hazard dan Pencegahannya pada Industri Perbankan di Indonesia. *Kajian Fiskal Kementerian Keuangan Republik Indonesia*. Diakses dari fiscal.kemenkeu.go.id

Iqbal, M. (2015). Regresi Data Panel (2) "Tahap Analisis". Diakses dari dosen.perbanas.id

Kochubey, T., & Kowalczyk, D. (2014). The Relation between Capital, Liquidity and Risk in Commercial Banks. *Dubrovnik Economic Conference*. Diakses dari www.hnb.hr

Kundjojo. (2009). *Metodologi Penelitian*. Kediri: Universitas Nusantara PGRI Kediri.

Lembaga Penjamin Simpanan. (2015). *Perekonomian dan Perbankan*. Diakses dari www.lps.go.id

Martynova, N., Ratnovski, L., & Vlahu, R. (2015). Bank Profitability and Risk-Taking. *IMF Working Paper 15*(249). Diakses dari www.imf.org

Moody's Investors Service. (2011). *Banking Account & Ratio Definitions*. Diakses dari www.moodys.com

Otoritas Jasa Keuangan. (2014). *Statistik Perbankan Indonesia 13*(1). Diakses dari www.ojk.go.id

Osborne, M., Fuertes A. M., Alistair, M. (2012). Capital and Profitability in Banking: Evidence from US Banks. *Financial Services Authority, 2Cass Business School, City University, London*. Diakses dari *www.cass.city.ac.uk*

Paroush, J., & Schreiber, B. Z. (2008). The Relationships between Profitability, Capital, and Risk: Commercial vs. Saving/Mortgage Banks. doi: 10.2139/ssrn.1312402

Pusat Kebijakan Pembiayaan Perubahan Iklim dan Multilateral. (2012). *Dampak Ekonomi Penerapan Basel III*. Diakses dari fiscal.kemenkeu.go.id

Rime, B. (2001). Capital Requirements and Bank Behaviour: Empirical Evidence for Switzerland. *Journal of Banking and Finance, 25*(4), 789-805. doi: 10.1016/S0378-4266(00)00105-9

Sharma, P., & Gounder, N. (2012). Profitability determinants of deposit institutions in small, underdeveloped financial systems: the case of Fiji. Griffith Business School Discussion Papers Finance, (2012-06). Diakses dari griffith.edu.au

Siringoringo, R. (2012). Karakteristik Dan Fungsi Intermediasi Perbankan Di Indonesia. *Buletin Ekonomi Moneter dan Perbankan 15*(1), 61-83. Diakses dari www.bi.go.id

Tahir, I. M., & Mongid, A. (2013). The Interrelationship between Bank Cost Efficiency, Capital and Risk-Taking in ASEAN Banking. *International Journal of EconomicsandManagement Sciences2*(12), 1-15. Diakses dari http://www.managementjournals.org

Witowschi, I. R., & Luca, F. A. (2015). Bank Capital, Risk and Performance in European Banking: A Case Study on Seven Banking Sectors. *Prague Economic Papers*. doi: 10.18267/j.pep.541

Zellner, A. (1962). An Efficient Method of Estimating Seemingly Unrelated Regressions and Tests for Aggregation Bias. *Journal of the American Statistical Association57*(298), 348-368. doi: 10.1080/01621459.1962.10480664